

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

In re: MICHAEL J. GROSS	§	Case No. 07-24520
KIM M. GROSS	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Mary B. Grossman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2007.
- 2) The plan was confirmed on 01/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/25/2008, 04/19/2010, 12/02/2011.
- 5) The case was completed on 01/08/2013.
- 6) Number of months from filing or conversion to last payment: 66.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,928.77.
- 10) Amount of unsecured claims discharged without full payment: \$63,796.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 40,664.00	
Less amount refunded to debtor	\$ 89.59	
NET RECEIPTS		\$ 40,574.41

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,700.47	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,700.47
Attorney fees paid and disclosed by debtor:	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LEGAL HELPERS	Lgl	2,500.00	2,500.00	2,500.00	1,000.00	0.00
EDUCATOR'S CREDIT UNION	Sec	11,725.00	13,706.78	13,706.78	13,706.78	2,727.60
EDUCATOR'S CREDIT UNION	Sec	3,839.00	3,898.51	3,898.51	3,898.51	622.11
COUNTRYWIDE HOME LOANS, INC.	Sec	2,861.43	3,236.43	3,236.43	3,236.43	0.00
HFC	Sec	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
WI DEPT OF REVENUE	Pri	0.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY	Uns	237.00	NA	NA	0.00	0.00
POTAWATOMI BINGO	Uns	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	1,799.00	1,874.73	1,874.73	224.97	0.00
PRA RECEIVABLES MANAGEMENT	Uns	13,122.00	7,944.51	7,944.51	953.34	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,631.00	3,209.36	3,209.36	385.12	0.00
COLUMBIA ST. MARYS	Uns	1,000.00	NA	NA	0.00	0.00
CSC LOGIC	Uns	1,994.07	2,022.48	2,022.48	242.70	0.00
COLUMBIA ST. MARYS	Uns	711.01	NA	NA	0.00	0.00
EDUCATOR'S CREDIT UNION	Uns	20,226.00	19,817.82	19,817.82	2,378.14	0.00
EMERGE MASTERCARD GOLD	Uns	2,042.00	2,160.44	2,160.44	259.25	0.00
GUARANTY BANK	Uns	251.27	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	10,564.00	10,825.92	10,825.92	1,299.11	0.00
ECAST SETTLEMENT	Uns	1,269.00	1,328.45	1,328.45	159.41	0.00
HSBC/BOSTON	Uns	1,832.00	NA	NA	0.00	0.00
eCAST SETTLEMENT CORP	Uns	2,217.00	2,217.39	2,217.39	266.09	0.00
ECAST SETTLEMENT	Uns	610.00	695.58	695.58	83.47	0.00
KATHY ZAFFIRO	Uns	7,500.00	7,500.00	7,500.00	900.00	0.00
MONOGRAM BANK N AMERICA	Uns	342.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Uns	809.50	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE	Uns	24,832.00	25,165.25	25,165.25	3,019.83	0.00
COLUMBIA CENTER	Uns	6,001.50	NA	NA	0.00	0.00
WE ENERGIES	Uns	167.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING L.P.	Sec	0.00	3,511.08	3,511.08	3,511.08	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 6,747.51	\$ 6,747.51	\$ 0.00
Debt Secured by Vehicle	\$ 17,605.29	\$ 17,605.29	\$ 3,349.71
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 24,352.80	\$ 24,352.80	\$ 3,349.71
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 84,761.93	\$ 10,171.43	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,700.47	
Disbursements to Creditors	\$ 37,873.94	
TOTAL DISBURSEMENTS:		\$ 40,574.41

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/22/2013

By: /s/ Mary B. Grossman
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.